



Order Filed on November 23, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)  
Brian C. Nicholas, Esquire  
Denise Carlon, Esquire  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
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bnicholas@kmllawgroup.com  
Attorneys for Secured Creditor  
Lakeview Loan Servicing, LLC

In Re:  
Reginald Sainte-Rose, Naeemah Sainte-Rose  
Debtors.

Case No.: 16-25152 CMG

Adv. No.:

Hearing Date: 11/02/22 @ 9:00 a.m.

Judge: Christine M. Gravelle

## ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

DATED: November 23, 2022

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

(Page 2)

Debtors: Reginald Sainte-Rose, Naeemah Sainte-Rose

Case No: 16-25152 CMG

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Lakeview Loan Servicing, LLC, Brian C. Nicholas, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 777 Backhus Estate Road, Lebanon, NJ, 08826, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and William S. Wolfson, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of October 20, 2022 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due August 2022 through November 2022 for a total post-petition default of \$12,517.41 (4 @ \$3,337.98, less suspense \$834.51); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$12,517.41 will be paid by Debtor remitting \$4,172.47 for per month for three months in addition to the regular monthly mortgage payment, which additional payments shall begin on December 1, 2022 and continue for a period of three months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume December 1, 2022, directly to Secured Creditor's servicer, M&T Bank, P.O. Box 1288, Buffalo, NY 14240 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtors' Chapter 13 plan and motion for relief is hereby resolved.

In re:  
Reginald Sainte-Rose  
Naeemah Sainte-Rose  
Debtors

Case No. 16-25152-CMG  
Chapter 13

District/off: 0312-3  
Date Rcvd: Nov 23, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

## CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2022:

Recip ID Recipient Name and Address  
db/jdb Reginald Sainte-Rose, Naeemah Sainte-Rose, 777 Backhus Estate Road, Glen Gardner, NJ 08826-2203

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor LakeView Loan Servicing LLC bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor LakeView Loan Servicing LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Lakeview Loan Servicing LLC, c/o Cenlar FSB dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
John R. Morton, Jr.	on behalf of Creditor Nissan Motor Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com
John R. Morton, Jr.	on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecf@gmail.com

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Page 2 of 2

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Kevin Gordon McDonald

on behalf of Creditor LakeView Loan Servicing LLC kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Robert P. Saltzman

on behalf of Creditor Lakeview Loan Servicing LLC, c/o Cenlar FSB dnj@pbslaw.org

William S. Wolfson

on behalf of Joint Debtor Naeemah Sainte-Rose wwolfsonlaw@comcast.net liza.wwolfsonlaw@comcast.net

William S. Wolfson

on behalf of Debtor Reginald Sainte-Rose wwolfsonlaw@comcast.net liza.wwolfsonlaw@comcast.net

TOTAL: 11